

Information to identify the case:

Debtor 1	<u>Emanuel Gomez</u>	Social Security number or ITIN	xxx-xx-8311
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>JoAnn L. Gomez</u>	Social Security number or ITIN	xxx-xx-3592
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-35257-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Emanuel Gomez

JoAnn L. Gomez
aka JoAnn L. Pastoriza

6/12/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Emanuel Gomez
JoAnn L. Gomez
DebtorsCase No. 18-35257-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db/jdb +Emanuel Gomez, JoAnn L. Gomez, 7536 Park Ave, Pennsauken, NJ 08109-3016
 517942650 +Fay Servicing LLC, Attn: Bankruptcy, 440 S Lasalle St Suite 2000, Chicago, IL 60605-5011
 517942651 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 517942652 +LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
 517954691 +LoanCare, LLC, Francis T. Tarlecki, Esq., McCABE, WEISBERG & CONWAY, LLC,
 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
 518706042 +Mill City Mortgage Loan Trust 2019-GS2, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jun 13 2020 04:13:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2020 00:58:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 13 2020 00:58:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: GMACFS.COM Jun 13 2020 04:13:00 Ally Capital, P.O. Box 130424,
 Roseville, MN 55113-0004
 517942633 +EDI: GMACFS.COM Jun 13 2020 04:13:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901
 517942634 +EDI: BANKAMER.COM Jun 13 2020 04:13:00 Bank Of America, 4909 Savarese Circle,
 FL1-908-01-50, Tampa, FL 33634-2413
 517942635 +EDI: TSYS2.COM Jun 13 2020 04:13:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 517942636 +EDI: CAPITALONE.COM Jun 13 2020 04:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 517942640 +EDI: CITICORP.COM Jun 13 2020 04:13:00 Citicards,
 Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
 517942641 +EDI: WFNNB.COM Jun 13 2020 04:13:00 Comenitybank/New York, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 517942642 +EDI: WFNNB.COM Jun 13 2020 04:13:00 Comenitycapital/boscov, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 517942644 +E-mail/PDF: creditonebknofications@resurgent.com Jun 13 2020 01:02:57 Credit One Bank,
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
 517942645 +EDI: NAVIENTFKASMDOE.COM Jun 13 2020 04:13:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes Barr, PA 18773-9635
 517942649 +EDI: DISCOVER.COM Jun 13 2020 04:13:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517942639 EDI: JPMORGANCHASE Jun 13 2020 04:13:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850
 517944733 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517942653 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 517942654 EDI: TDBANKNORTH.COM Jun 13 2020 04:13:00 TD Bank, N.A., 32 Chestnut Street,
 Po Box 1377, Lewiston, ME 04243
 517942655 E-mail/Text: tax@twp.pennsauken.nj.us Jun 13 2020 00:57:14 Township of Pennsauken,
 Municipal Building, 5605 N. Crescent Boulevard, Pennsauken, NJ 08110

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517942637* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517942638* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517942643* +Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517942646* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 517942647* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 517942648* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 517942656* ++TOWNSHIP OF PENNSAUKEN TAX COLLECTOR, 5605 N CRESCENT BLVD, PENNSAUKEN NJ 08110-1834
 (address filed with court: Township of Pennsauken, Municipal Building,
 5605 N. Crescent Boulevard, Pennsauken, NJ 08110)

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 25

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Amy L Knapp on behalf of Joint Debtor JoAnn L. Gomez ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
Amy L Knapp on behalf of Debtor Emanuel Gomez ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor Mill City Mortgage Loan Trust 2019-GS2, Wilmington
Savings Fund Society, FSB, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis T. Tarlecki on behalf of Creditor LoanCare, LLC as servicer for Lakeview Loan
Servicing, LLC. Njecfmail@mwclaw.com, ftarlecki.kashlaw@gmail.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com
Lauren Bielskie on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7